

Please add the following claims:

60. (new) A method for processing an insurance claim to estimate a value of the insurance claim, the method comprising:  
displaying a first insurance claim processing step;  
receiving input regarding the first insurance claim processing step;  
determining a table of contents based at least in part on input received regarding the first insurance claim processing step;  
displaying a table of contents, wherein the table of contents comprises a list of the steps associated with the processing of the insurance claim, and wherein the list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;  
selecting a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents; and  
displaying the second insurance claim processing step.
61. (new) The method of claim 60,  
wherein displaying the second insurance claim processing step comprises displaying a report, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.
62. (new) The method of claim 60, further comprising:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.

63. (new) The method of claim 60, further comprising:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and  
receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.
64. (new) The method of claim 60, further comprising:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step;  
receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step; and  
determining the table of contents again based at least in part on input received regarding the first insurance claim processing step and input received regarding the second insurance claim processing step.
65. (new) The method of claim 60,  
wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.
66. (new) The method of claim 60, further comprising:  
receiving input regarding the second insurance claim processing step; and  
determining the table of contents again based at least in part on input received regarding the second insurance claim processing step.
67. (new) The method of claim 60,

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wherein the table of contents comprises an ordered list of insurance claim processing steps.

68. (new) The method of claim 60,  
wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.
69. (new) The method of claim 68,  
wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.
70. (new) The method of claim 68,  
wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.
71. (new) The method of claim 60,  
wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.
72. (new) The method of claim 60, further comprising:  
storing information input at one or more insurance claim processing steps.
73. (new) The method of claim 60,  
wherein insurance claim processing steps are associated with display in table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps associated with display in table of contents

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properties which indicate that the insurance claim processing steps should be included in the table of contents.

74. (new) The method of claim 60,  
wherein insurance claim processing steps are associated with display in table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps associated with display in table of contents properties which indicate that the insurance claim processing steps should be included in the table of contents, and wherein at least on display in table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

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Cont'd 75. (new) A method of processing an insurance claim using an insurance claim processing system, wherein the insurance claim processing system, the method comprising:  
receiving a request to estimate an insurance claim, wherein the request comprises a claim identifier associated with the insurance claim;  
determining a display of table of contents associated with the claim identifier, wherein the table of contents display represents one or more steps for processing the insurance claim, and wherein at least one step comprises an end step ;  
selecting at least one step associated with the insurance claim;  
if the selected step is not the end step then:  
    providing a display associated with the selected step;  
    receiving input associated with the selected step;  
    storing the input received; and  
if the selected step is the end step then:  
    providing a display comprising an estimated value of the insurance claim.

76. (new) The method of claim 75, wherein the one or more steps for processing the insurance claim are dynamically modifiable in response to received input.
77. (new) The method of claim 75, further comprising adding or deleting one or more steps from the table of contents display in response to received input.
78. (new) A method for dynamically creating a table of contents display screen, wherein the table of contents display screen is associated with a specified insurance claim, the method comprising:  
determining whether a previous display screen pointer is associated with a display screen of a set of one or more display screens associated with a specified insurance claim;  
if a previous display screen pointer is not associated with the display screen, adding the display screen to said table of contents display screen;  
if a previous display screen pointer is associated with the display screen, determining whether a source of data property associated with the display screen indicates that data associated with the display screen is input received from a user;  
if the source of data property associated with the display screen indicates that data associated with the display screen is input received from a user, then adding the display screen to the table of contents display screen; and  
storing said table of contents display screen.
79. (new) A system for processing an insurance claim to estimate a value of the insurance claim, the system comprising:  
a CPU;  
a display coupled to the CPU;

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a memory coupled to the CPU, wherein the memory stores program instructions which are executable by the CPU to:

display a first insurance claim processing step;

receive input regarding the first insurance claim processing step;

determine a table of contents based at least in part on input received regarding the first insurance claim processing step;

display a table of contents, wherein the table of contents comprises a list of the steps associated with the processing of the insurance claim, and wherein the list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

select a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents; and

display the second insurance claim processing step.

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80. (new) The system of claim 79, wherein displaying the second insurance claim processing step comprises displaying a report, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.
81. (new) The system of claim 79, wherein the program instructions are further executable to: redisplay the first insurance claim processing step after displaying the second insurance claim processing step.
82. (new) The system of claim 79, wherein the program instructions are further executable to:

redisplay the first insurance claim processing step after displaying the second insurance claim processing step; and  
receive input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

83. (new) The system of claim 79, wherein the program instructions are further executable to:  
redisplay the first insurance claim processing step after displaying the second insurance claim processing step;  
receive input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step; and  
determine the table of contents again based at least in part on input received regarding the first insurance claim processing step and input received regarding the second insurance claim processing step.

84. (new) The system of claim 79,  
wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

85. (new) The system of claim 79, wherein the program instructions are further executable to:  
receive input regarding the second insurance claim processing step; and  
determine the table of contents again based at least in part on input received regarding the second insurance claim processing step.

86. (new) The system of claim 79,  
wherein the table of contents comprises an ordered list of insurance claim processing steps.

87. (new) The system of claim 79,  
wherein insurance claim processing steps comprise steps for entry of information relevant  
to the estimate of the value of the insurance claim.
88. (new) The system of claim 87,  
wherein the information relevant to the estimate of the value of the insurance claim  
comprises bodily injury treatment information.
89. (new) The system of claim 87,  
wherein the information relevant to the estimate of the value of the insurance claim  
comprises bodily injury damages information.
90. (new) The system of claim 79,  
wherein the table of contents further comprises pointers to display screens associated with  
the insurance claim processing steps.
91. (new) The system of claim 79, wherein the program instructions are further executable to  
store information input at one or more insurance claim processing steps.
92. (new) The system of claim 79,  
wherein insurance claim processing steps are associated with display in table of contents  
properties, and wherein determining the table of contents comprises determining  
insurance claim processing steps associated with display in table of contents  
properties which indicate that the insurance claim processing steps should be  
included in the table of contents.

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93. (new) The system of claim 79,  
wherein insurance claim processing steps are associated with display in table of contents  
properties, wherein determining the table of contents comprises determining  
insurance claim processing steps associated with display in table of contents  
properties which indicate that the insurance claim processing steps should be  
included in the table of contents, and wherein at least on display in table of  
contents properties comprises a condition which specifies when an associated  
insurance claim processing step should be included in the table of contents.
94. (new) A carrier medium comprising program instructions for processing an insurance  
claim to estimate a value of the insurance claim, wherein the program instructions are  
computer-executable to implement:  
displaying a first insurance claim processing step;  
receiving input regarding the first insurance claim processing step;  
determining a table of contents based at least in part on input received regarding the first  
insurance claim processing step;  
displaying a table of contents, wherein the table of contents comprises a list of the steps  
associated with the processing of the insurance claim, and wherein the list of steps  
comprises the first insurance claim processing step, and one or more additional  
insurance claim processing steps;  
selecting a second insurance claim processing step, wherein the second insurance claim  
processing step comprises at least one of the additional insurance claim  
processing steps from the table of contents; and  
displaying the second insurance claim processing step.
95. (new) The carrier medium of claim 94,

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wherein displaying the second insurance claim processing step comprises displaying a report, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

96. (new) The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.
97. (new) The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and  
receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.
98. (new) The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:  
redisplaying the first insurance claim processing step after displaying the second insurance claim processing step;  
receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step; and  
determining the table of contents again based at least in part on input received regarding the first insurance claim processing step and input received regarding the second insurance claim processing step.

99. (new) The carrier medium of claim 94,  
wherein the insurance claim comprises a bodily injury claim, and wherein processing the  
insurance claim to estimate the value of the insurance claim comprises processing  
the bodily injury claim to estimate a bodily injury general damages value.
100. (new) The carrier medium of claim 94, wherein the program instructions are further  
computer-executable to implement:  
receiving input regarding the second insurance claim processing step; and  
determining the table of contents again based at least in part on input received regarding  
the second insurance claim processing step.
101. (new) The carrier medium of claim 94,  
wherein the table of contents comprises an ordered list of insurance claim processing  
steps.
102. (new) The carrier medium of claim 94,  
wherein insurance claim processing steps comprise steps for entry of information relevant  
to the estimate of the value of the insurance claim.
103. (new) The carrier medium of claim 102,  
wherein the information relevant to the estimate of the value of the insurance claim  
comprises bodily injury treatment information.
104. (new) The carrier medium of claim 102,  
wherein the information relevant to the estimate of the value of the insurance claim  
comprises bodily injury damages information.

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105. (new) The carrier medium of claim 94,  
wherein the table of contents further comprises pointers to display screens associated with  
the insurance claim processing steps.
106. (new) The carrier medium of claim 94, wherein the program instructions are further  
computer-executable to implement:  
storing information input at one or more insurance claim processing steps.
107. (new) The carrier medium of claim 94,  
wherein insurance claim processing steps are associated with display in table of contents  
properties, and wherein determining the table of contents comprises determining  
insurance claim processing steps associated with display in table of contents  
properties which indicate that the insurance claim processing steps should be  
included in the table of contents.
108. (new) The carrier medium of claim 94,  
wherein insurance claim processing steps are associated with display in table of contents  
properties, wherein determining the table of contents comprises determining  
insurance claim processing steps associated with display in table of contents  
properties which indicate that the insurance claim processing steps should be  
included in the table of contents, and wherein at least on display in table of  
contents properties comprises a condition which specifies when an associated  
insurance claim processing step should be included in the table of contents.

**Response to Office Action Mailed October 29, 2002**

**A. Claims In The Case**

Claims 1-59 are pending in the case. Claims 1-59 have been rejected. Claims 1-59 have been canceled without prejudice. Claims 60-108 have been added.

**B. The Claims Are Not Obvious Over The Cited Art Pursuant To 35 U.S.C. § 103(a)**

The Examiner has rejected claims 1-59 as being unpatentable over U.S. Patent Number 5,950,169 to Borghesi et al. (hereinafter "Borghesi") further in view of U.S. Patent Number 5,557,515 to Abbruzzese et al. (hereinafter "Abbruzzese"). Applicant respectfully disagrees with these rejections; however, to expedite examination of the case, claims 1-59 have been cancelled. Claims 60-108 have been added. Patentability of claims 60-108 is discussed below.

In the Office Action, the Examiner states that, Borghesi does not appear to explicitly disclose displaying a table of contents...." (Office Action, p.2, section (A)). However, the Examiner states that, "Abbruzzese suggest displaying a table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim...." (Office Action, p.3, section (A)). Applicant respectfully disagrees with the Examiner's analysis of the teaching of Abbruzzese. For support the Examiner cites Abbruzzese column 17, line 21 through column 18, line 67. The cited portion of Abbruzzese appears to be the only portion of Abbruzzese that deals with a table of contents. The cited portion of Abbruzzese states in part:

The menu screens serve as a table of contents enabling an operator to select a desired system function or transaction. Following a successful logon, the System displays a Default Primary Menu tailored to the operator's specific needs and security level. (See, e.g., Tables I and II, for screens designed for a claim handler

and a supervisor). The appropriate Primary Menu screen for a particular operator is determined by a Default Menu Number which is entered in the operator's Staff Table. (Abbruzzese, col. 17, lines 22-30).

Abbruzzese appears to teach displaying a table of contents including system functions available to a specific user. However, Abbruzzese does not appear to teach or suggest determining a table of contents display based on input received in an insurance claim processing step. Abbruzzese also does not appear to teach or suggest determining a table of contents associated with a particular claim.

New independent claims 60 and 94 state in part, "determining a table of contents based at least in part on input received regarding the first insurance claim processing step." New independent claim 79 states in part, "determine a table of contents based at least in part on input received regarding the first insurance claim processing step." As previously shown, neither Abbruzzese nor Borghesi appears to teach or suggest determining a table of contents display based on input received in an insurance claim processing step. Therefore, Applicant respectfully submits that independent claims 60, 79 and 94, and claims dependent thereon (i.e., claims 61-74, 80-93 and 95-108, respectively) are patentable over the cited art.

New independent claim 75 states in part, "receiving a request to estimate an insurance claim, wherein the request comprises a claim identifier associated with the insurance claim; determining a display of table of contents associated with the claim identifier." As previously shown, neither Abbruzzese nor Borghesi appears to teach or suggest determining a table of contents associated with a particular insurance claim. Therefore, Applicant respectfully submits that independent claim 75, and claims dependent thereon (i.e., claims 76 and 77) are patentable over the cited art

New independent claim 78 states in part, "if the source of data property associated with the display screen indicates that data associated with the display screen is input received from a

user, then adding the display screen to the table of contents display screen.” As previously shown, neither Abbruzzese nor Borghesi appears to teach or suggest determining a table of contents display based on input received in an insurance claim processing step. Therefore, Applicant respectfully submits that independent claim 78 is patentable over the cited art.

**C. Many Of The Dependent Claims Are Separately Patentable**

The Examiner is also respectfully requested to separately consider each of the dependent claims for patentability. Many of the dependent claims in addition to those mentioned above are independently patentable.

For instance, new claim 64 recites:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step;  
receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step; and  
determining the table of contents again based at least in part on input received regarding the first insurance claim processing step and input received regarding the second insurance claim processing step.

The Examiner has not shown that this feature is taught or suggested in the cited art.

New claim 71 states in part, “wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.” The Examiner has not shown that this feature is taught or suggested in the cited art. In the Office Action, the Examiner states that, “it is readily apparent that these prior art systems utilize a previous display screen pointer and a user pointer to perform their specified function.” In support of this conclusion, the Examiner cites a number of portions of Borghesi, including column 8, lines 3-67 and column 7, lines 40-53. Column 8, lines 3-67 of Borghesi states:

In one embodiment, the graphic user interface 82 includes a perspective bar 84 having a plurality of user objects representing basic office workflow. The user objects represented on the display monitor mirror the objects used by a typical user in an everyday work environment. Preferably, the perspective bar 84 has an in box 86 for receiving assignments, an out box 88 for transmitting the assignments that have been processed, and an in process box 90 for holding workfiles and information that a user is working on. Access to storage locations, which may be a hard disk drive, is provided through a storage object 92. Report forms are accessible through a report object 94.

The graphic user interface also includes a tool bar 96 made up of objects 97 that allow the user to perform necessary tasks such as printing, and context sensitive buttons 98 that appear on the bar 96 when certain tasks may be required by the screen presently being viewed. According to a preferred embodiment, the context sensitive buttons 98, such as the "Delete Party" button in FIG. 6, will disappear when the screen on the display monitor does not require the option represented by the context sensitive button 98. The interface 82 also includes a menu bar 95 having one or more pull-down menus and a title bar 99, which may include general information concerning the filename of the displayed file and the user's location in the claims processing workflow.

As shown in FIG. 6, the perspective panel 84 may be selected as always visible regardless of what point of the claims processing a user is at. Regardless of whether a user is using a local area network (LAN), a wide area network (WAN) or a stand alone computer, the in box 86 retains all the mail addressed to the particular user. The out box 88, which is located on the same screen as the in box 86, is also essentially independent of the type of network or stand alone computer a user happens to be working on. Mail is sent from the out box whenever a user confirms the completion of the files contained in the out box 88. Both the in box and the out box are connected through network connections described above so that assignments, entire workfiles, and miscellaneous claim information may be passed back and forth. In one preferred embodiment, users do not have individual in and out boxes but are able to filter the contents of a central in or out box so that it may selectively view the contents. In another preferred embodiment, each individual user is assigned an in box containing only those electronic datafiles relevant to the particular user.

The in process box 90 is used for those workfiles a user is working on. A workfile remains within the in process box 90 for as long as it takes to complete the various steps or transactions required for the particular work file. This time will of



course vary with the complexity of the claim that the workfile represents. When the in process icon is selected, the graphic user interface displays the number of items or work files in process, with each workfile appearing as a folder in the main screen area. Each folder is identified by the insured's name; make of the vehicle; date; and job number assigned. To open a particular workfile with a mouse, the user can either double-click on the desired folder or use the "open" button provided near the top of the screen. Keyboard access to workfiles may be achieved through use of arrow keys, the space bar and the "enter" key. Within the in process box, an individual workfile opened for work on a display monitor is shown in FIG. 6. The workfile preferably comprises a plurality of individual sections represented by tabs 102 that designate the contents of that section. In one preferred embodiment, a section tab extension 104 is included to allow for extra sections to be referenced without cluttering up a viewer's screen. Within each of the sections of the workfile, a frame switching button bar 106 having a number of frame switching buttons is included. (Borghesi, col. 8, lines 6-67).

Column 7, lines 40-53 of Borghesi states:

Each remote computer, whether a single user computer or a computer in a local area network, provides an interface for a user to access the assigned or pertinent claim workfile. The user interface not only comprises a video display of monitor, but also includes a universal display screen. The universal display screen, preferably a graphic user interface, displays at least one workfile/datafile in addition to visual objects representative of actions to be taken on a workfile. In a preferred embodiment where the universal entry screen is the graphic user interface described above, an opened insurance claim datafile has a plurality of tabbed sections, each tabbed section representing a separate view of the datafile. A user may access each of the tabs by using a keyboard or other user input means. (Borghesi, col. 7, lines 40-53).

Applicant respectfully submits that the cited portions of Borghesi do not appear to teach or suggest the use of pointers. The Examiner further states that portions of Borghesi as cited above teach, "adding the first display screen included in the set of one or more display screens to said table of contents display screen." (Office Action, p. 8, section (W) c)) Applicant respectfully submits that the cited portions of Borghesi do not appear to teach or suggest adding display screens to a table of contents. In addition, in several places in the Office Action the Examiner states that Borghesi does not appear to teach displaying a table of contents. For example, the

Examiner states that:

Borghesi does not explicitly disclose displaying a table of contents.... (Office Action, p. 2, Section (A)).

Borghesi does not specifically disclose d) providing a display of a table of contents... (Office Action, p. 6, section (S) j)).

Borghesi does not explicitly disclose display (sic) a table of contents on the display...(Office Action, p. 9, section (X)).

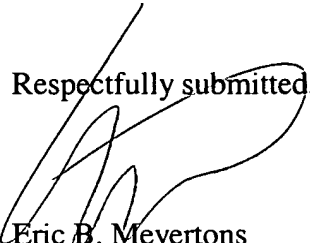
Thus, the Examiner appears to acknowledge that Borghesi does not teach or suggest adding display screens to a table of contents.

**D. Summary**

Based on the above, Applicant submits that all claims are in condition for allowance. Favorable reconsideration is respectfully requested.

It is believed that no fees are due in connection with the filing of this Amendment and Response to Office Action. If any extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are inadvertently omitted or if any additional fees are required, please charge those fees to Conley, Rose & Tayon, P.C. Deposit Account Number 50-1505/5053-27600/EBM

Respectfully submitted,



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